

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

SONIA ECHEVARRIA  
EDGARDO R ECHEVARRIA  
Debtor(s)

Case No. 08-32941

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2008.
- 2) The plan was confirmed on 02/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/17/2009.
- 5) The case was dismissed on 11/20/2009.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,922.23.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,908.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$12,908.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$689.65
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$689.65**

Attorney fees paid and disclosed by debtor: \$1,834.36

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCELERATED REHABILITATION CT	Unsecured	175.00	NA	NA	0.00	0.00
ACCURATE ENDODONTICS	Unsecured	38.20	NA	NA	0.00	0.00
ACL SERVICES INC	Unsecured	12.12	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	936.18	NA	NA	0.00	0.00
AMERICAN FAMILY INSURANCE	Unsecured	152.58	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	1,233.64	1,233.64	1,233.64	0.00	0.00
AMERICASH LOANS	Unsecured	705.01	1,151.88	1,151.88	0.00	0.00
AMERICREDIT FINANCIAL	Secured	1,075.00	1,075.00	1,075.00	76.47	0.00
AMERICREDIT FINANCIAL	Unsecured	NA	1,378.16	1,378.16	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	774.93	764.38	764.38	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	589.91	653.14	653.14	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	666.38	657.30	657.30	0.00	0.00
AT&T MOBILITY LLC	Unsecured	209.21	NA	NA	0.00	0.00
AZTECA FENCES	Unsecured	1,800.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	659.50	671.21	671.21	0.00	0.00
CITIBANK	Unsecured	268.44	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVNURE	Unsecured	2,120.00	3,560.00	3,560.00	0.00	0.00
CONSOLIDATED PATHOLOGY	Unsecured	11.35	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	12,404.00	10,807.82	10,807.82	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	0.00	0.00	11,613.28	0.00
DOT ENDOCRINE CENTER	Unsecured	50.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	643.92	1,247.16	1,247.16	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,099.69	1,099.69	0.00	0.00
ELITE RECOVERY SRVS	Unsecured	865.19	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	279.10	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT COLL	Unsecured	163.82	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	791.46	NA	NA	0.00	0.00
GEVALIA KAFFE	Unsecured	32.15	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,203.00	1,203.00	1,203.00	0.00	0.00
LAKE FOREST EMERGENCY PHYS	Unsecured	34.47	NA	NA	0.00	0.00
LAKE FOREST HOSPITAL	Unsecured	360.67	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MALCOLM S GERALD	Unsecured	324.00	NA	NA	0.00	0.00
MEA ELK GROVE	Unsecured	822.00	NA	NA	0.00	0.00
MIDWAY EMERGENCY PHYSICIANS	Unsecured	65.40	NA	NA	0.00	0.00
MIDWEST DIAG PATHOLOGISTS	Unsecured	39.60	NA	NA	0.00	0.00
ML MEDICAL BILLING	Unsecured	20.73	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	258.70	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,163.20	NA	NA	0.00	0.00
NORTH CHICAGO FIRE DEPT	Unsecured	657.00	NA	NA	0.00	0.00
NORTH SHORE SANITARY DISTRICT	Unsecured	113.57	113.57	113.57	0.00	0.00
NORTHEAST RADIOLOGY	Unsecured	43.00	NA	NA	0.00	0.00
ORION ANESTHESIA ASSOC	Unsecured	200.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT C	Unsecured	655.68	749.19	749.19	528.60	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	621.74	614.33	614.33	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	404.94	404.94	404.94	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	346.82	346.82	346.82	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	436.98	436.98	436.98	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	32.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	820.65	924.13	924.13	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	495.64	521.24	521.24	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	725.86	607.37	607.37	0.00	0.00
SBC	Unsecured	NA	259.85	259.85	0.00	0.00
SIGMA HEALTH	Unsecured	399.64	NA	NA	0.00	0.00
SPRINT	Unsecured	566.93	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1,948.00	2,538.56	2,538.56	0.00	0.00
T MOBILE USA	Unsecured	300.23	35.11	35.11	0.00	0.00
T MOBILE USA	Unsecured	NA	100.38	100.38	0.00	0.00
US DEPT HUD	Unsecured	NA	9,829.76	9,829.76	0.00	0.00
VICTORY MEMORIAL HOSPITAL	Unsecured	2,762.12	NA	NA	0.00	0.00
VISTA IMAGING ASSOC	Unsecured	387.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER	Unsecured	235.02	235.02	235.02	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$11,613.28	\$0.00
Mortgage Arrearage	\$10,807.82	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,075.00	\$76.47	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,882.82</b>	<b>\$11,689.75</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,336.81</b>	<b>\$528.60</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$689.65</u>
Disbursements to Creditors	<u>\$12,218.35</u>

**TOTAL DISBURSEMENTS :** **\$12,908.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.